

BASEL III

Liquidity Coverage Ratio (LCR)



30 Sep 2017



LCR Common Disclosure Template

30-SEP-17

(In SAR 000's)		TOTAL UNWEIGHTED ^a VALUE (Average)	TOTAL WEIGHTED ^b VALUE (Average)
HIGH-QUALITY LIQUID ASSETS			
1	Total high-quality liquid assets (HQLA)		62,339,114
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customer, of which:	196,168,293	19,616,829
3	<i>Stable deposits</i>	-	-
4	<i>Less stable deposits</i>	196,168,293	19,616,829
5	Unsecured wholesale funding, of which:	65,601,251	27,388,522
6	<i>Operational deposits (all counterparties)</i>	-	-
7	<i>Non-Operational deposits (all counterparties)</i>	65,601,251	27,388,522
8	<i>Unsecured debt</i>	-	-
9	Secured wholesale funding		-
10	Additional requirements, of which:	5,700,118	570,012
11	<i>Outflows related to derivative exposures and other collateral requirements</i>	-	-
12	<i>Outflows related to loss of funding on debt products</i>	-	-
13	<i>Credit and liquidity facilities</i>	5,700,118	570,012
14	Other contractual funding obligations	-	-
15	Other contingent funding obligations	8,673,539	173,471
16	TOTAL CASH OUTFLOWS		47,748,834
CASH INFLOWS			
17	Secured lending (e.g. reverse repos)	-	-
18	Inflows from fully performing exposures	20,067,277	13,043,730
19	Other cash inflows	-	-
20	TOTAL CASH INFLOWS	20,067,277	13,043,730
			TOTAL ADJUSTED VALUE ^c
21	TOTAL HQLA		62,339,114
22	TOTAL NET CASH OUTFLOWS		34,705,104
23	LIQUIDITY COVERAGE RATIO (%)		180%



Notes to Disclosure:

- a) *Un-weighted values are calculated as outstanding balances maturing or callable within 30 days (for inflows and outflows).*
- b) *Weighted values are calculated after the application of respective haircuts (for HQLA) or inflow and outflow rates (for inflows and outflows).*
- c) *Adjusted values are calculated after the application of both (i) haircuts and inflow and outflow rates and (ii) any applicable caps (i.e., cap on Level 2B and Level 2 assets for HQLA and cap on inflows).*
- d) *Data is presented as simple daily average of the third quarter of 2017. Some assumptions are revised as per latest directives.*
- e) *Saudi Arabian Monetary Agency requires banks to maintain minimum LCR of 80% in 2017.*